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WWW.GROWINGND.COM

The Department of Economic Development and Finance is a state agency that facilitates the creation of new wealth through the start-up, retention and expansion of what is known as “primary-sector” business. We invite you to explore the possibility of locating or expanding your business in North Dakota. Our staff is ready to assist you in a detailed investigation of our state’s business advantages and cost-effective business solutions.

For more information, contact Associate Project Manager, Sandy Opp at (701) 328-5338.



Medicare Claims Processing Grows in ND; Expands to Grand Forks

Blue Cross Blue Shield of North Dakota (also known as Noridian Mutual Insurance Company) began negotiating for space at the Grand Forks’ Corporate Center in July of this year. Completion of the deal depends largely on a contract from the federal government.

If successful, 15,000 square feet will be converted into a Medicare claims processing center which will employ up to 100 people.

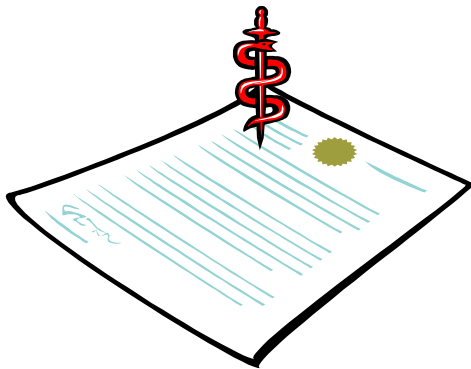
Medicare processing has become a key business for BSBS. More than 52 million claims worth \$4.5 billion were processed in 1999.

BCBS opened a branch office in Jamestown last fall which now employs 70. Medicare operations employ 723 in North Dakota, with additional numbers hired by subcontractors such as Techlink in Ashley and AN Enterprises in Dickinson.

In 1998 Techlink verified Medicare Part B applications from 11 states. It is one of three such centers in the state. Techlink runs two shifts and draws employees from an area of up to 40 miles from Ashley.

AN Enterprises has 6,000 square feet of office space and 40 computer terminals

operating around the clock with a rotating workforce of more than 80 people. Work is transferred through phone lines to Dickinson where, in 1999, they claimed a 99.4% accuracy rate and a 24-hour turnaround on all work.



Cargill Operates Financial Service Center in Fargo

Cargill officially opened its \$4.7 million financial service center in Fargo, North Dakota in 1996. Their 45,500 square-foot expansion initially created 115 new financial service jobs.

The center was built to consolidate accounting functions for their North American offices and designed to handle routine

accounting procedures for 10 lines of business in more than 100 locations. It handles accounts payable, accounts receivable, credits and collections, travel and expense reporting and general accounting using electronic data interface technology. Their intent has been to create a world-class financial reporting

system at a substantially lower cost.

Upon opening, Cargill officials cited well-educated employees, a strong work ethic, fiber-optic availability and North Dakota’s friendly business environment as reasons to locate in Fargo.

www.cargill.com



Financial Service Business Success

News Briefs from the Past and Present

October, 2000

North Dakota Targeting Advanced Opportunities in Financial Services



What you gain by locating your business in North Dakota:

SUCCESSFUL CORPORATE EXPERIENCE IN FINANCIAL SERVICES

- ReliaStar / ING Group
- First Bank / US Bancorp
- Aetna / US Healthcare
- Unisys

A SKILLED, PRODUCTIVE WORKFORCE

- Over 8,000 experienced CSRs*
- Low employee turnover
- Low absenteeism
- Right-to-work state
- Only 7% union membership

ND STUDENTS THAT SCORE AMONGST THE TOP WORLDWIDE

- High school students rank amongst highest SAT scores in the country in average math and verbal scores
- Highest percentage of students in the nation, age 18-24, graduating from high school
- Highest number of FT students enrolled in college nationwide per capita

ADVANCED & EXTENSIVE CONNECTIVITY

- AT&T recently completed a \$50 million fiber optic investment in ND.
- The State of ND has begun a \$20 million connectivity project to provide increased broadband capabilities.

COMPETITIVE INCENTIVES

- Aggressive community development organizations with financial resources
- ND tax incentives structured to reduce start-up costs

CUSTOM JOB TRAINING RESOURCES

- One-Stop Job Training saves time
- Customized proposals for job training dollars available
- Countless experience with college and university partnerships

ND OUTSOURCING SOLUTIONS

- Outsourcing options with existing companies
- Web-enabled assistance to enhance your business

*Customer Service Representatives

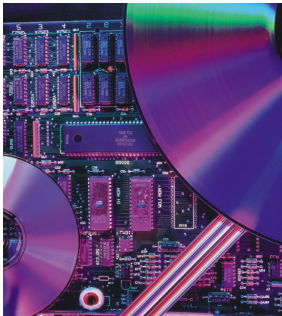
ING Group Closes Acquisition of ReliaStar

September 1, 2000 **AMSTERDAM** -

ING Group (NYSE: ING) today announced the closing of the acquisition of ReliaStar Financial Corp. (NYSE:RLR), an American life insurance holding company whose subsidiary companies offer individual and corporate clients life insurance and annuities, employee benefits, retirement plans, reinsurance, mutual funds and bank and trust products.

12 weeks of comprehensive, paid training. After completing the training program and reaching certain performance standards, employees receive a wage increase.

www.reliastar.com



First Bank/US Bancorp Moves Credit Card Business to Fargo

In March of 1997, the First Bank System of Minneapolis announced plans to move its entire credit card and revolving credit business to the First Bank Service Center in Fargo.

Action by the legislature was needed to make this expansion possible. Prior to enabling legislation, First Bank was not able to issue cards out of its North Dakota facility due to two limiting issues:

- The ability to issue cards without actually receiving a

signature from the applicant. First Bank needed the ability to take applications over the phone.

- The ability to reflect changes in interest rates on the standing balances of cards. This allows them to make changes to all card holders rather than require that they track each balance at the date of change.

Although brought before the legislature late in the session because of the First Bank—U.S.

Bancorp merger, the conference committee agreed to the changes along with a few other tweaks. The necessary legislation was passed and the Fargo office now issues credit cards.

At the time of this expansion, First Bank employed 800 people. They handled customer service complaints, mailed credit cards and received bill payments. The Fargo US Bank office currently employs about 1,000.

www.usbank.com

Great Plains Software Expands Through Acquisition

In February of this year, Great Plains announced the acquisition of two additional companies, FRx Software Corp of Denver and PWA Group Ltd of the United Kingdom. These and three other recent acquisitions brought the total number of ‘team members’ to 1,750. A year ago Great Plains had fewer than 1,000 employees. At the time of this announcement, 900 team members worked in Fargo.

Great Plains is housed in their new “Horizon” and “Vista” buildings on the Great Plains campus in Fargo, North Dakota.

The recent acquisitions are part of their plan to add products and gain a stronger foothold in e-business and e-commerce.

Great Plains appears often in FORTUNE magazine’s list of “100 Best companies to Work for in America” rising from 53rd in 1997 to 15th in just two years.

Great Plains (Nasdaq: GPSI) delivers integrated front office/back office e-business solutions for the midmarket. They offer e-business applications for financials, distribution, enterprise reporting, project accounting, electronic commerce, human resource management, manufacturing, sales and marketing management, and customer service and support.

www.greatplains.com

Aetna US Healthcare Continues to Grow in Bismarck

Aetna US Healthcare expanded its presence in Bismarck in 1998 with the creation of approximately 80 new positions, filling their service center to capacity with about 640 employees.

The new jobs were in the claims processing and member service areas, with hourly pay and benefits. US Healthcare opened in Bismarck in 1990. In 1996, US Healthcare merged with Aetna.

The Bismarck office claims low attrition rates and excellent performance ratings. It’s those ratings, along with an outstanding work ethic and supportive business community, that made Bismarck the chosen location for this expansion.

Last year the Bismarck office processed 7 million claims and handled 3.7 million phone calls from a 15-state region stretching from North Dakota to Texas.

An e-health product is currently being tested in the North Dakota Center. This system will allow customers to look up claims information online 24 hours a day.

Aetna U.S. Healthcare, the health benefits unit of Aetna Inc. (NYSE: AET), is the nation’s leading health and related benefits organization, providing a full spectrum of products.

www.aetnaushc.com

North Dakota’s NCDC Merges with Missouri’s CADP

Effective July 1, 2000, Mandan’s North Central Data Cooperative (NCDC) consolidated with the Central Area Data Processing Cooperative (CADP). Today, over five million consumers in 46 states receive energy or telecommunications services from companies utilizing advanced information technology systems from what is now known as the National Information Solutions Cooperative (NISC).

NISC employs nearly 500 individuals across their two major locations in Mandan, ND and St. Peters, MO. Unlike

most mergers, there weren’t any workforce reductions. In fact, NISC will soon add 15 more people at the Mandan office and about 10 more people annually for the next several years.

Both cooperatives were formed in 1967 to serve regional cooperatives in automating their accounting and business systems. Technological advances now make it possible to operate the business nationally and having a national resource available to them gives their membership a key competitive advantage.

As a single cooperative, NISC is able to jointly develop and market new software products on a more cost-efficient basis.

The Mandan NISC office is located on a 14-acre campus off Old Red Trail north of Mandan, North Dakota. At the time of the merger, NCDC employed nearly 220 programmers and customer service personnel in Mandan. Primary customers are rural electric and telephone cooperatives.

www.nisc.cc



Laducer & Associates Doubles Building Size and Employee Numbers

Begun just 14 years ago with six employees, Laducer & Associates is now one of the nation’s largest privately-owned, Native American companies employing nearly 250 people in Mandan, North Dakota.

Its largest clients are the Internal Revenue Service, U.S. Immigration and Naturalization Service and Blue Cross Blue Shield of North Dakota. Last year both the Laducer building

and employee numbers doubled due to the acquired contract to input immigration form data. Data entry staff have an incentive program which, depending on keystroke counts, allows them to add as much as \$1,000 to their paycheck. An ad for 10 employees recently drew 175 applicants.

Laducer contracts require very low error rates. Their work is 99.5 percent error-free after it

goes through the quality control process and the company processes 75,000 documents a day, triple the number it was doing four years ago.

Earlier this year, Laducer & Associates began putting together a proposal for the IRS that could mean up to 100 more jobs at the Mandan facility.

www.laducer.com

“Their work is 99.5% error-free after going through the quality control process.”

Bismarck Unisys Office Adds European Component

The Unisys Corporation (NYSE: UIS) recently shifted its accounts payable operation from Amsterdam to Bismarck. To accommodate this change, the Bismarck site has hired a dozen employees fluent in one or more European languages.

Unisys opened its consolidated disbursement center in Bismarck in 1994 as a cost-cutting effort. They consoli-

dated 150 jobs from three larger cities into a centralized operation to serve its internal customers on both coasts. The center provides a number of accounting and human resource services in support of worldwide Unisys operations.

Bismarck was chosen as the site for this facility over an estimated 20 other cities nationally. By the end of 2000,

Unisys expects to add between 50 and 60 jobs to its current 105 employees. The expansion will facilitate a combination of new internal employee services and continued consolidation of current functions. Additional human resource functions are being added for new hires and support of employee survey programs.

www.unisys.com



“Moving even higher on the prestigious 100 Best Companies list is a direct reflection of the positive environment our team members create for each other every day,” said Great Plains chairman and CEO Doug Burgum.

